

**Certificate of Notice Page 1 of 5**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Gina Maria Giannetti  
 Debtor

Case No. 18-12075-amc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Randi  
 Form ID: 318

Page 1 of 3  
 Total Noticed: 59

Date Rcvd: Sep 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2018.

db  
 14081012 +Gina Maria Giannetti, 4835 Pearson Avenue, Philadelphia, PA 19114-3006  
 14081016 +Amcol Systems, PO Box 21625, Columbia, SC 29221-1625  
 14081024 Aria Health Physician Services, PO Box 8500-6335, Philadelphia, PA 19178-6335  
 14081045 +CBNA, PO BOX 6497, Sioux Falls, SD 57117-6497  
 14081046 +CHOP, PO Box 78702, Philadelphia, PA 19178-0001  
 14081046 +CHOP, PO Box 78702, Philadelphia, PA 19178-0001  
 14081027 +CHOP, PO Box 5462, Chicago, IL 60680-5462  
 14081026 +CHOP, PO Box 5462, Chicago, IL 60680-5462  
 14081040 CHOP, PO Box 85462, Chicago, IL 60680  
 14081047 +CHOP, PO Box 8788017, Philadelphia, PA 19178-0001  
 14081048 +CHOP, PO Box 822511, Philadelphia, PA 19182-2511  
 14081018 +Capital One, PO Box 15026, Richmond, VA 23227-0426  
 14081020 +Capital One Bank, c/o Northland Group, PO Box 390846, Minneapolis, MN 55439-0846  
 14081022 +Cautilli Orthopaedic, 115 Floral Vale Boulevard, Suite C, Morrisville, PA 19067-5522  
 14081054 +Discover Bank, c/o FMA Alliance, Ltd., PO Box 2409, Houston, TX 77252-2409  
 14081056 +Esoterix Genetic Lab LLC, 5005 South 40th Street, Suite 1300, Phoenix, AZ 85040-2969  
 14081057 +Home Depot-Citibank, c/o GC Services Limited Partnership, PO Box 3855,  
 Houston, TX 77253-3855  
 14081059 +Jefferson Headache Center, 914 Chestnut Street, Philadelphia, PA 19107-5008  
 14081070 +Jefferson Health, PO Box 785992, Philadelphia, PA 19178-5992  
 14081069 +Jefferson Health, PO Box 785992, Suite 115, Philadelphia, PA 19178-5992  
 14081060 +Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401  
 14081078 +Jefferson Health Physicians c/o ProCo, PO Box 2462, Aston, PA 19014-0462  
 14081077 +Jefferson Health c/o CCUSA, 725 Canton Street, Norwood, MA 02062-2679  
 14081080 +Jefferson Otolaryngology, 925 Chestnut Street Floor 6, Philadelphia, PA 19107-4204  
 14081081 +Jefferson Univ. Physicians c/o CCUSA, 725 Canton Street, Norwood, MA 02062-2679  
 14081082 +Jefferson University Physicians, PO Box 40089, Philadelphia, PA 19106-0089  
 14081090 +Lab Corp Medical, PO Box 2240, Burlington, NC 27216-2240  
 14081092 +LabCorp, PO Box 2240, Burlington, NC 27216-2240  
 14081093 +Michael S. D'Alterio, 2710 S. Smedley Street, Philadelphia, PA 19145-4530  
 14081094 +Nemours Children's Health System, PO Box 530253, Atlanta, GA 30353-0253  
 14081096 +PHH Mortgage, PO Box 5452, Mount Laurel, NJ 08054-5452  
 14081098 +State Collection Service, Inc., PO Box 6250, Madison, WI 53716-0250  
 14081104 +The Bureaus, 1717 Central Street, Evanston, IL 60201-1507  
 14081110 +Thomas Jefferson University Hospital, c/o Pro Co, PO Box 2462, Aston, PA 19014-0462  
 14081107 +Thomas Jefferson University Hospital, c/o ProCo, PO Box 2462, Aston, PA 19014-0462  
 14081109 #+Thomas Jefferson University Hospital, PO Box 88, Philadelphia, PA 19105-0088  
 14081105 +Thomas Jefferson University Hospital, c/o utc, PO Box 145465, Cincinnati, OH 45250-5465

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Sep 29 2018 03:06:10 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 29 2018 03:05:15  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 29 2018 03:06:08 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14081017 +EDI: PHINGENESIS Sep 29 2018 06:53:00 Bankcard Services-Bowflex, PO Box 4477,  
 Beaverton, OR 97076-4401  
 14081025 +EDI: CCS.COM Sep 29 2018 06:53:00 CCS, 725 Canton Street, Norwood, MA 02062-2679  
 14081021 +EDI: CAPITALONE.COM Sep 29 2018 06:53:00 Capital One-Lord and Taylor, PO Box 85619,  
 Richmond, VA 23285-5619  
 14081049 +EDI: CITICORP.COM Sep 29 2018 06:53:00 Citi Cards-MACY'S, PO Box 6286,  
 Sioux Falls, SD 57117-6286  
 14081050 +EDI: WFNNB.COM Sep 29 2018 06:53:00 Comenity Bank, PO Box 659617,  
 San Antonio, TX 78265-9617  
 14081051 +EDI: WFNNB.COM Sep 29 2018 06:53:00 Comenity Bank-Loft, PO Box 659705,  
 San Antonio, TX 78265-9705  
 14081052 +EDI: WFNNB.COM Sep 29 2018 06:53:00 Comenity Bank/Pier 1, 4590 E. Broad Street,  
 Columbus, OH 43213-1301  
 14081053 EDI: WFNNB.COM Sep 29 2018 06:53:00 Commenity Bank/Ann Taylor, PO Box 182273,  
 Columbus, OH 43218-2273  
 14081055 EDI: DISCOVER.COM Sep 29 2018 06:53:00 Discover Fin Services LLC, PO Box 15316,  
 Wilmington, DE 19850  
 14081058 EDI: JEFFERSONCAP.COM Sep 29 2018 06:53:00 Jefferson Capital Systems, 16 Mclelland Road,  
 Saint Cloud, 56303  
 14081089 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Sep 29 2018 03:07:10  
 JH Portfolio Debt, 5757 Phantom Drive, Hazelwood, MO 63042-2429  
 14081011 +EDI: PHINGENESIS Sep 29 2018 06:53:00 MABT-Genesis Retail, PO Box 4499,  
 Beaverton, OR 97076-4499  
 14081095 +E-mail/Text: bnc@nordstrom.com Sep 29 2018 03:05:08 Nordstrom/FSB, 13531 E. Caley Avenue,  
 Englewood, CO 80111-6505

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14081491	+EDI: PRA.COM Sep 29 2018 06:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14081099	+EDI: RMSC.COM Sep 29 2018 06:53:00	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
14081100	+EDI: RMSC.COM Sep 29 2018 06:53:00	SYNCB/Care Credit, 950 Forrer Blvd, Dayton, OH 45420-1469
14081101	+EDI: RMSC.COM Sep 29 2018 06:53:00	SYNCB/HH Gregg, PO Box 965036, Orlando, FL 32896-5036
14081102	+EDI: RMSC.COM Sep 29 2018 06:53:00	SYNCB/LOWES, PO Box 965005, Orlando, FL 32896-5005
14081103	+EDI: RMSC.COM Sep 29 2018 06:53:00	SYNCB/TJX Cos, PO Box 965005, Orlando, FL 32896-5005
		TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14081013*	+Amcol Systems, PO Box 21625, Columbia, SC 29221-1625
14081014*	+Amcol Systems, PO Box 21625, Columbia, SC 29221-1625
14081015*	+Amcol Systems, PO Box 21625, Columbia, SC 29221-1625
14081028*	+CHOP, PO Box 5462, Chicago, IL 60680-5462
14081029*	+CHOP, PO Box 5462, Chicago, IL 60680-5462
14081030*	+CHOP, PO Box 5462, Chicago, IL 60680-5462
14081031*	+CHOP, PO Box 5462, Chicago, IL 60680-5462
14081032*	+CHOP, PO Box 5462, Chicago, IL 60680-5462
14081033*	+CHOP, PO Box 5462, Chicago, IL 60680-5462
14081034*	+CHOP, PO Box 5462, Chicago, IL 60680-5462
14081036*	+CHOP, PO Box 5462, Chicago, IL 60680-5462
14081039*	+CHOP, PO Box 5462, Chicago, IL 60680-5462
14081041*	+CHOP, PO Box 5462, Chicago, IL 60680-5462
14081043*	+CHOP, PO Box 5462, Chicago, IL 60680-5462
14081044*	+CHOP, PO Box 5462, Chicago, IL 60680-5462
14081035*	+CHOP, PO Box 5462, Chicago, IL 60680-5462
14081037*	+CHOP, PO Box 5462, Chicago, IL 60680-5462
14081038*	+CHOP, PO Box 5462, Chicago, IL 60680-5462
14081042*	+CHOP, PO Box 5462, Chicago, IL 60680-5462
14081019*	+Capital One, PO Box 15026, Richmond, VA 23227-0426
14081023*	+Cautilli Orthopaedic, 115 Floral Vale Boulevard, Suite C, Morrisville, PA 19067-5522
14081061*	+Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401
14081062*	+Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401
14081063*	+Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401
14081064*	+Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401
14081065*	+Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401
14081066*	+Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401
14081067*	+Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401
14081068*	+Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401
14081071*	+Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401
14081072*	+Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401
14081073*	+Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401
14081074*	+Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401
14081075*	+Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401
14081076*	+Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401
14081079*	+Jefferson Health Physicians c/o ProCo, PO Box 2462, Aston, PA 19014-0462
14081083*	+Jefferson University Physicians, PO Box 40089, Philadelphia, PA 19106-0089
14081084*	+Jefferson University Physicians, PO Box 40089, Philadelphia, PA 19106-0089
14081085*	+Jefferson University Physicians, PO Box 40089, Philadelphia, PA 19106-0089
14081086*	+Jefferson University Physicians, PO Box 40089, Philadelphia, PA 19106-0089
14081087*	+Jefferson University Physicians, PO Box 40089, Philadelphia, PA 19106-0089
14081088*	+Jefferson University Physicians, PO Box 40089, Philadelphia, PA 19106-0089
14081091*	+Lab Corp Medical, PO Box 2240, Burlington, NC 27216-2240
14081097*	+PHH Mortgage, PO Box 5452, Mount Laurel, NJ 08054-5452
14081108*	+Thomas Jefferson University Hospital, c/o ProCo, PO Box 2462, Aston, PA 19014-0462
14081106*	+Thomas Jefferson University Hospital, c/o utc, PO Box 145465, Cincinnati, OH 45250-5465
14081111*	+Thomas Jefferson University Hospital, c/o utc, PO Box 145465, Cincinnati, OH 45250-5465
TOTALS: 0, * 47, ## 0	

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 30, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2018 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com  
CHRISTINE C. SHUBERT on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net,  
J100@ecfcbis.com  
FRANCES M. ODZA on behalf of Debtor Gina Maria Giannetti fmolaw@comcast.net,  
m.fr78547@notify.bestcase.com  
KEVIN G. MCDONALD on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5



**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**